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B1 (Official F	Form 1)(1/0	08)				oannon		age ± e					
			United No			ruptcy of Illino		t			Volu	ıntary	Petition
Name of De Sims, Lis	*	ividual, ente	er Last, First	, Middle):			Nan	ne of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Lisa A Aichele						used by the a			vears				
Last four dig (if more than o	one, state all)	Sec. or Indi	vidual-Taxpa	ayer I.D. ((ITIN) No./	Complete E	IN Last	four digits of ore than one, s	of Soc. Sec. or state all)	r Individual-7	Taxpayer I.D.	. (ITIN) No	o./Complete EIN
Street Addres 4900 Lob Plainfield	oelia Lan	•	Street, City,	and State)):	ZID C. I.		et Address of	f Joint Debtor	(No. and Str	reet, City, and	d State):	ZID C. J.
County of Re	esidence or	of the Princ	cipal Place o	f Business		ZIP Code 60586		nty of Reside	ence or of the	Principal Pla	ace of Busine	ess:	ZIP Code
Mailing Add	ress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mai	ling Address	of Joint Debt	tor (if differe	nt from street	t address):	
Location of I				·	Γ	ZIP Code							ZIP Code
(ii diriciciii i		Debtor	vc).		Nature	of Business			Chapter	of Bankrur	otcy Code U	nder Whic	h
☐ Corporati ☐ Partnersh ☐ Other (If	(Check of the control	ge 2 of this es LLC and	form. LLP) bove entities,	Sing in I Rail Stock	Ith Care Bugle Asset Ro 1 U.S.C. § road ekbroker nmodity Braring Bank er Tax-Exe (Check box tor is a tax- er Title 26 of	eal Estate as 101 (51B)	e) anization d States	defined	ter 7 ter 9 ter 11 ter 12	Cl of	for	ition for Reain Procee	ding ecognition
is unable Filing Fe	e to be paid ned applica to pay fee e waiver re	hed I in installmation for the except in in	e court's cons stallments. F	ne box) able to indisideration Rule 1006	lividuals on certifying t (b). See Offi	aly). Must hat the debt cial Form 3A	Che Che Che Che Che Che	ck one box: Debtor is Debtor is ck if: Debtor's to insider ck all applica A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates)	Chapter 11 ness debtor assusiness debtor ncontingent 1: n are less than with this petition were solici	Debtors s defined in 1 or as defined iquidated det n \$2,190,000. on.	in 11 U.S.O	C. § 101(51D). ng debts owed e or more
Statistical/A Debtor es Debtor es there will	stimates tha	t funds will t, after any	be available	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS FO	OR COURT I	USE ONLY
Estimated Nu 1- 49	50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	01 \$500,000,001 to \$1 billion	More than \$1 billion				
Estimated Lia \$0 to \$50,000	abilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	01 \$500,000,001 to \$1 billion					

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Document Page 2 of 43 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Sims, Lisa A (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Patrick A. Meszaros May 5, 2008 Signature of Attorney for Debtor(s) (Date) Patrick A. Meszaros 6239538 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Signature(s) of Debtor(s) (Individual/Joint)

If petitioner is an individual whose debts are primarily consumer debts and

chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief

available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code,

has chosen to file under chapter 7] I am aware that I may proceed under

I declare under penalty of perjury that the information provided in this

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B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Sims, Lisa A

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

V
Λ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

ddress			

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

X /s/ Lisa A Sims

specified in this petition.

petition is true and correct.

Signature of Debtor Lisa A Sims

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 5, 2008

Date

Signature of Attorney*

X /s/ Patrick A. Meszaros

Signature of Attorney for Debtor(s)

Patrick A. Meszaros 6239538

Printed Name of Attorney for Debtor(s)

Law Office of Patrick A. Meszaros

Firm Name

1100 W. Jefferson Street Joliet, IL 60435

Address

Email: Meszaros@Mcleodusa.net

815-722-4001 Fax: 815-722-4007

Telephone Number

May 5, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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Official Form 1, Exhibit D (10/06) **United States Bankruptcy Court**

In re	Lisa A Sims		Case No.	
		Debtor(s)	Chapter	7

Northern District of Illinois

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness o
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Lisa A Sims	
_	Lisa A Sims	

Date: May 5, 2008

Official Form 1, Exh. D (10/06) - Cont.

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Lisa A Sims		Case No.	
-		Debtor ,		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	15,400.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		7,200.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		133,040.32	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,969.92
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	15,400.00		
			Total Liabilities	140,240.32	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Lisa A Sims		Case No.	
-		Debtor ,		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	5,000.00
Average Expenses (from Schedule J, Line 18)	4,969.92
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,000.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		133,040.32
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		133,040.32

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B6A (Official Form 6A) (12/07)

In re	Lisa A Sims	Case No
-		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Husband, Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Lisa A Sims	Case No.	
m re	LISA A SIIIIS	Case No.	
_		,	
-		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	x			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Harris	Bank - Checking Account	-	400.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furnitu	ire	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothin	g	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(To	Sub-Tota of this page)	al > 2,900.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Lisa A Sims		Case No
_		, Debtor	

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				CL T. (
			(То	Sub-Totatal of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Lisa A Sims	Case No
		,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2004	Toyota Sienna	-	12,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 12,500.00 (Total of this page)

Total > 15,400.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Lisa A Sims	Case No.
		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, (Harris Bank - Checking Account	Certificates of Deposit 735 ILCS 5/12-1001(b)	400.00	400.00
Household Goods and Furnishings Furniture	735 ILCS 5/12-1001(b)	1,300.00	2,000.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Toyota Sienna	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,300.00	12,500.00

Total: 6,900.00 15,400.00

Document

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B6D (Official Form 6D) (12/07)

In re	Lisa A Sims	Case No
_		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTLXGEN	UNLIQUIDA	ΙEΙ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0855783692			Purchase Money Security	▎▘	D A T E D			
Fifth Third Bank Chicago P.O. Box 630778 Cincinnati, OH 45263-0778		-	2004 Toyota Sienna Value \$ 12,500.00		<u> </u>		7,200.00	0.00
Account No.			,	П		П	,	
			Value \$	-				
Account No.				Ш				
			Value \$	_				
Account No.								
			Value \$					
continuation sheets attached				Subt			7,200.00	0.00
	Total (Report on Summary of Schedules						7,200.00	0.00

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B6E (Official Form 6E) (12/07)

•		
In re	Lisa A Sims	Case No
-		, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this
total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Lisa A Sims	Case No	_
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

d alaima to manant on this Cahadula E

Check this box if debtor has no creditors holding unsecure	ea c	ıaın	ns to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G	GD-D	D I S P U T E D	S D J	AMOUNT OF CLAIM
Account No. 6011-3100-2173-7777			01/06	T	Ā T E		Ī	
Academy Collection Service, Inc. PO Box 21089 Philadelphia, PA 19114-0589		-	Walmart Collection		D			
						L		4,825.74
Account No. 01-001610-8223150241038709-00 Bright House Networks Po Box 30765 Tampa, FL 33630-3765		_	03/07 Utility bill					
								320.58
Account No. CAB Services, INC. 60 Barney Dr. Joliet, IL 60435		-	04/07 Medical Collection Corwin Medical Care					
						L	_	3,608.00
Account No. 5183-3776-0004-4341 Cardmember Service PO Box 15153 Wilmington, DE 19886-5153		_	01/06 credit card					9,538.70
_7 continuation sheets attached			(Total of t	Subt his 1)	18,293.02

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lisa A Sims	Case No.
-		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		11.	should Wife I hint on Occasionity	16	1	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBLOK	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	QU	DISPUTED	AMOUNT OF CLAIM
Account No. 071232747			08/06	7 7	D A T E		
CB/HV 155 North Plank Rd. PO Box 831 Newburgh, NY 12551		-	Collection Shoppers Charge Accounts Oseetah Capital LLC		D		2 622 50
A	_		04/05	1			2,622.56
Account No. 6035320148293622 Citicorp Credit Services, Inc P.O. Box 39308 Solon, OH 44139-0308		-	01/06 credit card				8,397.40
Account No. 13-13-2102277	\vdash		11/05	+	\vdash		3,33.140
Diagn Path of FI Suncoast PA 5901 SW 74 St Ste 202 Miami, FL 33143-5150		-	Medical				378.00
Account No. L15702			Rush-Copley Medical Bill	+			
Diversified Services Group PO Box 80185 Phoenix, AZ 85060-0185		-					283.00
Account No.			11/05	+			203.00
Dr. Mary Vanko 8111 E. 109th Ave. Crown Point, IN 46307	-	-	Medical bills				185.00
Sheet no. 1 of 7 sheets attached to Schedule of	1			Sub	tota	 l	44.005.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	11,865.96

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lisa A Sims	Case No.
-		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_			- 1.		. -	-1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1		J I I S P U T E D A	AMOUNT OF CLAIM
Account No. E041408113			medical bill		T 1		
Edward Hospital PO Box 4207 Carol Stream, IL 60197-4207		-		_			58.75
Account No. \$603709-01			12/05		\dagger	$^{+}$	
Hernando County Utilities 21030 Cortez Blvd. Brooksville, FL 34601		-	Utility bills				
							31.11
Account No. 2483671 Hernando Emergency Group LLC			10/05 Medical				
PO Box 400 San Antonio, TX 78292-0400		-					279.00
Account No.			NCO Financial Systems	-	+	+	
Representing: Hernando Emergency Group LLC			507 Prudential Road Horsham, PA 19044				
Account No. 317501-13-164761-7			07/06	1	\dagger		
HFC P.O. Box 17574 Baltimore, MD 21297-1574		-	credit card				15,168.25
Sheet no. 2 of 7 sheets attached to Schedule of		1_		Su	bto	tal	10,100.00
Creditors Holding Unsecured Nonpriority Claims			(Total				15,537.11

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lisa A Sims	Case No
-		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	_			_	_	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	G E N		P U T F	AMOUNT OF CLAIM
Account No. 6035320148293622			01/06	Ī			
Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368		-	credit card				8,121.09
Account No. 290-125-931-31	1		06/06	-	\dagger	+	
JC Penney P.O. Box 960001 Orlando, FL 32896-0001		-	credit card				881.87
Account No. 74975482959792	╀		06/06	_	+	+	501.07
MBNA America P.O. Box 15102 Wilmington, DE 19886-5102		_	credit card				24,034.02
Account No. 192-9017			01/06		T		
MCS Collections, Inc. 725 S. Wells St. Suite 501 Chicago, IL 60607		-	Medical Collection Emergency Treatment, SC (EM)				
							250.00
Account No. 8518384719 Midland Credit Management Dept. 8870 Los Angeles, CA 90084		-	01/07 Action Card Collection				3,488.43
Sheet no. 3 of 7 sheets attached to Schedule of			<u> </u>	Sub	ntof	al	
Creditors Holding Unsecured Nonpriority Claims			(Total				36,775.41

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lisa A Sims	Case No
_		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	\sim 1				_		
MAILING ADDRESS	000	Hus	sband, Wife, Joint, or Community	CON	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	BT	H W C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G	UNLIQUIDATE		AMOUNT OF CLAIM
	O R			NGENT	D A	D	
Account No. 95190			medical bill	'	Ė		
Midwest Women Ob/Gyn							
3825 Highland Ave. 2F		-					
Downers Grove, IL 60515							
							15.00
Account No. 459925			02/06 Medical				
Morton Plant Mease Primary Care, In			Wedical				
Po Box 10744		-					
Clearwater, FL 33757							
							55.00
Account No. 10019126			01/06				
NCB Management Services Inc.			credit card				
P.O. Box 1099		-					
Langhorne, PA 19047							
							8,450.00
Account No. 29987			10/05				
North Towns Anasthasia Canault			medical				
North Tampa Anesthesia Consult 4519 George Rd. Ste 100		-					
Tampa, FL 33634-7329							
							500.00
Account No. AKS247	_		Medclear - Edward Hospital	+			000.00
PFG of Minnesota 7825 Washington Ave. S.		_					
Suite 410							
Minneapolis, MN 55439-2409							323.82
Sheet no. 4 of 7 sheets attached to Schedule of				Sub	tota	<u>L</u>	520.02
Creditors Holding Unsecured Nonpriority Claims			(Total of				9,343.82

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lisa A Sims	Case No
-		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		ш	chand Wife Joint or Community	1	111	Ъ	
CREDITOR'S NAME,	CODEBT	l 1	sband, Wife, Joint, or Community		U N	D	
MAILING ADDRESS INCLUDING ZIP CODE,	Ę	H W	DATE CLAIM WAS INCURRED AND	N T	1	ISPUTED	
AND ACCOUNT NUMBER	В	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q	Ų	AMOUNT OF CLAIM
(See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	Ĭ	Ė	AMOUNT OF CLAIM
(See instructions above.)	R			N G E N	D A	D	
Account No. 23125720			05/06	Т	QUIDATE		
	1		Collection		D		
Riddle & Associates			DirecTV				
P.O. Box 1187		-					
Sandy, UT 84091-1187							
							203.25
				_			200.20
Account No. 24765968/4671160010			09/06				
	1		Medical				
Rush- Copley Medical Center							
P.O. Box 352		-					
Aurora, IL 60507-0352							
							873.00
					L		070.00
Account No. 200973			02/05				
	1		Medical				
SAMC Emergency Rm Physicians							
3 N. Court St. PMB355		-					
Crown Point, IN 46307-3923							
							251.00
					L		231.00
Account No. 0008931167001719850			07/06				
	1		credit card				
Shoppers Charge Accounts							
PO Box 215		-					
Memphis, TN 38101-0215							
							2,543.04
	_			\perp	\vdash		2,0 70104
Account No. 6876467	1		12/05				
			Medical				
Spring Hill Regional Hospital							
Po Box 10309		-					
Brooksville, FL 34603-0309							
l '							
							21,554.30
							21,004100
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of				Sub	tota	ıl	25,424.59
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	paş	ge)	25,424.59
					_ `		

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lisa A Sims	Case No
		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_			_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 3525857779,349			11/05	1'	ΙE		
Sprint 2396 Commercial Spring Hill, FL 34606		-	Cellular charges		D		261.03
Account No. 4440007836	╁	T	11/04	+	T		
St. Anthony Medical Center 1201 South Main St Crown Point, IN 46307-8483		_	Medical				
							384.22
Account No. Suncoast Imaging 1680 Dunlawton Ave Port Orange, FL 32127		_	12/05 Medical services				9.13
Account No. SIMNA000	t	T	10/05	+	H		
Suncoast Pediatrics Care, Inc. 11373 Cortez Blvd. Ste#308 Brooksville, FL 34613		-	Medical				150.00
Account No. 1981309151	╁	\vdash	05/06	+	\vdash	\vdash	
United Online Collections Division PO Box 5006-BD Woodland Hills, CA 91365-9637		-	Netzero Collection				29.90
Sheet no. 6 of 7 sheets attached to Schedule of			<u> </u>	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				834.28

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lisa A Sims	Case No
-		Debtor ————————————————————————————————————

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

							_	
CREDITOR'S NAME, MAILING ADDRESS	COD	Hu	sband, Wife, Joint, or Community	C O N	U N L	I	3	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		NT I NGEN	Q	15	: 1	AMOUNT OF CLAIM
Account No. 47009877556			01/06	٦	T E D		Ī	
Universal Fidelity LP PO Box 941911 Houston, TX 77094-8911		-	credit card		D			1,984.26
Account No. Inv. 57893			water mitigation svcs				1	
VVV Corporation 2400 Wisconsin Avenue Downers Grove, IL 60515		-						
	L						_	1,183.16
Account No. 3715-700486-42006 Wagner & Hunt, P.A. Attorneys At Law Post Office Box 934788 Margate, FL 33093-4788	_	_	01/06 American Express Collection					
								11,346.29
Account No. 1506 200 312 730 Withlachoochee River Electric Cooperative, Inc. Po Box 278 Dade City, FL 33526-0278		-	05/06 Utility bills					
								452.42
Account No.								
Sheet no7 of _7 sheets attached to Schedule of		-		Sub	tota	al	1	14,966.13
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge))	14,900.13
			(Report on Summary of S		Fota dule		,	133,040.32

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B6G (Official Form 6G) (12/07)

In re	Lisa A Sims	Case No.
_		
		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Lisa A Sims	Case No
_		
-	•	Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re

Lisa A Sims

Case No.	

5/05/08 3:02PM

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor(s)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	F DEBTOR AND SPOUSE	
Divorced	RELATIONSHIP(S): Son Daughter Son	AGE(S): 2 5 8	
Employment:	DEBTOR	SPOUSE	
Occupation	Unemployed		
Name of Employer	N/A		
How long employed	2 years		
Address of Employer			
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)	DEBTOR	SPOUSE
	ary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ N/A
2. Estimate monthly overtime	e	\$ 0.00	\$ N/A
2 CUDTOTAL		\$ 0.00	\$ N/A
3. SUBTOTAL		φ	φ
4. LESS PAYROLL DEDUC			
 a. Payroll taxes and soc 	cial security	\$	\$ N/A
b. Insurance		\$ 0.00	\$ <u>N/A</u>
c. Union dues		\$ 0.00	\$ N/A \$ N/A
d. Other (Specify):		\$0.00 \$ 0.00	\$ <u>N/A</u> \$ N/ A
	-	<u> </u>	φ ΙΙ/Α
5. SUBTOTAL OF PAYROI	LL DEDUCTIONS	\$0.00	\$N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$0.00	\$ N/A
7. Regular income from oper	ration of business or profession or farm (Attach detailed statem		\$ N/A
8. Income from real property	,	\$	\$ N/A
9. Interest and dividends		\$\$	\$ N/A
10. Alimony, maintenance or dependents listed above	r support payments payable to the debtor for the debtor's use or	r that of \$ 0.00	\$ N/A
11. Social security or govern		ψ <u> </u>	φ Ι
(Specify):		\$ 0.00	\$ N/A
		\$	\$ N/A
12. Pension or retirement inc	come	\$	\$ N/A
13. Other monthly income	du como forma Mathem	ф Бооо оо	Φ 1/4
(Specify): Monthly	y Income from Mother	\$5,000.00	\$ N/A
		\$0.00	\$ N/A
14. SUBTOTAL OF LINES	7 THROUGH 13	\$5,000.00	\$N/A
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$\$	\$ N/A
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line 15	5) \$	5,000.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Lisa A Sims	Case No.
		Debtor(s)

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes NoX	\$	0.00
b. Is property insurance included? Yes No _X	¢	295.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer	\$ \$	85.00
c. Telephone	\$	80.00
d. Other Cable T.V.	\$ ———	95.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	900.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	<u></u>	
a. Homeowner's or renter's	\$	10.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	86.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	
a. Auto	\$	593.92
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	2,100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,969.92
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	5,000.00
b. Average monthly expenses from Line 18 above	\$	4,969.92
c. Monthly net income (a. minus b.)	\$	30.08

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B6J (Official Form 6J) (12/07)

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In re	Lisa A Sims	Case No.
		Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Expenditures:

Auto Maintenance	\$ 50.00
Day Care Expenses	\$ 2,000.00
Misc. Toiletries	\$ 50.00
Total Other Expenditures	\$ 2,100.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Illinois

In re	Lisa A Sims			Case No.	
			Debtor(s)	Chapter	7
	DECLARA	TION CONCERN	IING DERTOR	R'S SCHEDUL	ES
	2 2 0 2 1 2 1 1	22011 00110224			_~
	DECLARATION	UNDER PENALTY (OF PERJURY BY	INDIVIDUAL DEI	BTOR
	I declare under penalty o 22 sheets, and that they are to				
Date	May 5, 2008	Signature	/s/ Lisa A Sims Lisa A Sims		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Lisa A Sims		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$612.00	2006 Wages
\$0.00	2005 Wages
\$0.00	2007 Wage

2

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$60,000.00 2007 Parents Gift to debtor

\$20,000.00 2008 Parents Contribution to Household Expenses

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF OF CREDITOR **PAYMENTS** AMOUNT PAID AMOUNT STILL

OWING

OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on

account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR

VALUE OF PAYMENTS/ AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING TRANSFERS**

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF **PROPERTY**

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Office of Patrick A. Meszaros 1256 W. Jefferson Street Suite 201 Joliet, IL 60435

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$801.00 Attorney fee \$299.00 Filing fee \$100.00 Counseling fee

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

DESCRIBE PROPERTY TRANSFERRED RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED 4/13/06 Single Family Home sold. Debtor and former

Home Buyer 3082 Harrow Rd. Spring Hill, FL 33409 None

\$10,000 at closing.

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF DEVICE VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED DATES OF OCCUPANCY **ADDRESS Same Name** 8/1/05 to 4/1/06 3082 Harrow Rd. Springhill Florida 33409

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

DATE OF **ENVIRONMENTAL** NAME AND ADDRESS OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5/05/08 3:02PM

5

6

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18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 5, 2008	Signature	/s/ Lisa A Sims	
		-	Lisa A Sims	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court

		Northern D	istrict of Illinois			
In re	Lisa A Sims			Case N	o	
			Debtor(s)	Chapte	r <u>7</u>	
	CHAPTER 7 IND	IVIDUAL DEBT	OR'S STATEME	NT OF IN	NTENTION	
	I have filed a schedule of assets and liabi	lities which includes deb	ots secured by property o	f the estate.		
	I have filed a schedule of executory cont	racts and unexpired lease	es which includes person	al property su	bject to an unexpir	ed lease.
= :	I intend to do the following with respect	to property of the estate	which secures those deb	ts or is subjec	t to a lease:	
Descrip	tion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2004	Toyota Sienna	Fifth Third Bank				Х
Descrip Property		Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date	May 5, 2008	Signature	/s/ Lisa A Sims			
			Lisa A Sims			

Debtor

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In re	Lisa A Sims		Case No.	
		Debtor(s)	Chapter	7

	DISCLOSURE OF COMPE	NSATION OF ATTORNEY	FOR D	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the filibe rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy, or agre	ed to be pa	id to me, for services render	
	For legal services, I have agreed to accept	\$		801.00	
	Prior to the filing of this statement I have received.	\$		801.00	
	Balance Due	\$		0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comp	pensation with any other person unless th	ey are men	nbers and associates of my la	w firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the nar				n. A
5.	In return for the above-disclosed fee, I have agreed to rea. Analysis of the debtor's financial situation, and rendebto. Preparation and filing of any petition, schedules, state. Representation of the debtor at the meeting of credited. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on home.	ering advice to the debtor in determining tement of affairs and plan which may be ors and confirmation hearing, and any ad- reduce to market value; exemption ons as needed; preparation and fill	whether to required; journed he	file a petition in bankruptcy arings thereof; g; preparation and filing	of
6.	By agreement with the debtor(s), the above-disclosed fe Adversary proceedings.	e does not include the following service:			
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of an s bankruptcy proceeding.	y agreement or arrangement for payment	to me for r	representation of the debtor(s	s) in
Da	ted: May 5, 2008	/s/ Patrick A. Meszaros			
		Patrick A. Meszaros 623			
		Law Office of Patrick A. I 1100 W. Jefferson Street			
		Joliet, IL 60435			
		815-722-4001 Fax: 815-7			
		Meszaros@Mcleodusa.n	et		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Patrick A. Meszaros 6239538	X /s/ Patrick A. Meszaros	May 5, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
1100 W. Jefferson Street		
Joliet, IL 60435		
815-722-4001		
I (We), the debtor(s), affirm that I (we) have	Certificate of Debtor received and read this notice.	
Lisa A Sims	X /s/ Lisa A Sims	May 5, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Lisa A Sims		Case No.	
		Debtor(s)	Chapter <u>7</u>	
	•	VERIFICATION OF CREDITOR 1	MATRIX	
		Number of	of Creditors:	39
	The above-named Debtor (our) knowledge.	r(s) hereby verifies that the list of cred	litors is true and correct to th	ne best of my
Date:	May 5, 2008	/s/ Lisa A Sims Lisa A Sims		

Academy Collection Service, Inc. PO Box 21089 Philadelphia, PA 19114-0589

Bright House Networks Po Box 30765 Tampa, FL 33630-3765

CAB Services, INC. 60 Barney Dr. Joliet, IL 60435

Cardmember Service PO Box 15153 Wilmington, DE 19886-5153

CB/HV 155 North Plank Rd. PO Box 831 Newburgh, NY 12551

Citicorp Credit Services, Inc P.O. Box 39308 Solon, OH 44139-0308

Diagn Path of Fl Suncoast PA 5901 SW 74 St Ste 202 Miami, FL 33143-5150

Diversified Services Group PO Box 80185 Phoenix, AZ 85060-0185

Dr. Mary Vanko 8111 E. 109th Ave. Crown Point, IN 46307

Edward Hospital PO Box 4207 Carol Stream, IL 60197-4207

Fifth Third Bank Chicago P.O. Box 630778 Cincinnati, OH 45263-0778 Hernando County Utilities 21030 Cortez Blvd. Brooksville, FL 34601

Hernando Emergency Group LLC PO Box 400 San Antonio, TX 78292-0400

HFC P.O. Box 17574 Baltimore, MD 21297-1574

Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368

JC Penney P.O. Box 960001 Orlando, FL 32896-0001

MBNA America P.O. Box 15102 Wilmington, DE 19886-5102

MCS Collections, Inc. 725 S. Wells St. Suite 501 Chicago, IL 60607

Midland Credit Management Dept. 8870 Los Angeles, CA 90084

Midwest Women Ob/Gyn 3825 Highland Ave. 2F Downers Grove, IL 60515

Morton Plant Mease Primary Care, In Po Box 10744 Clearwater, FL 33757

NCB Management Services Inc. P.O. Box 1099 Langhorne, PA 19047

NCO Financial Systems 507 Prudential Road Horsham, PA 19044

North Tampa Anesthesia Consult 4519 George Rd. Ste 100 Tampa, FL 33634-7329

PFG of Minnesota 7825 Washington Ave. S. Suite 410 Minneapolis, MN 55439-2409

Riddle & Associates P.O. Box 1187 Sandy, UT 84091-1187

Rush- Copley Medical Center P.O. Box 352 Aurora, IL 60507-0352

SAMC Emergency Rm Physicians 3 N. Court St. PMB355 Crown Point, IN 46307-3923

Shoppers Charge Accounts PO Box 215 Memphis, TN 38101-0215

Spring Hill Regional Hospital Po Box 10309 Brooksville, FL 34603-0309

Sprint 2396 Commercial Spring Hill, FL 34606

St. Anthony Medical Center 1201 South Main St Crown Point, IN 46307-8483

Suncoast Imaging 1680 Dunlawton Ave Port Orange, FL 32127 Suncoast Pediatrics Care, Inc. 11373 Cortez Blvd. Ste#308 Brooksville, FL 34613

United Online Collections Division PO Box 5006-BD Woodland Hills, CA 91365-9637

Universal Fidelity LP PO Box 941911 Houston, TX 77094-8911

VVV Corporation 2400 Wisconsin Avenue Downers Grove, IL 60515

Wagner & Hunt, P.A. Attorneys At Law Post Office Box 934788 Margate, FL 33093-4788

Withlachoochee River Electric Cooperative, Inc. Po Box 278 Dade City, FL 33526-0278